

## **REMARKS**

### **1. Status of Claims**

Claims 1-20 were pending in the Application with claims 17-20 withdrawn from consideration. Applicants have amended claims 1-2, 4 and 9-16 without prejudice or disclaimer and canceled claims 17-20 without prejudice or disclaimer. Applicants have added new claims 21-24. Applicants respectfully request entry of the above amendments and consideration of the enclosed remarks. Applicants submit that no new matter is added. Accordingly, claims 1-16 and 21-24 will remain pending in the application.

### **2. Restriction**

In section 3 of the Office Action, the Examiner required election among two allegedly distinct inventions:

Group I: claims 1-16; and

Group II: claims 17-20.

Applicants do not admit that the restriction is appropriate, but solely in order to expedite prosecution elect without traverse to prosecute the claims of Group I. Claims 17-20 have been canceled without prejudice or disclaimer to pursue in another application.

### **3. Rejections under 35 USC § 112**

In section 5 of the Office Action, the Examiner rejected claims 14-16 under 35 U.S.C. 112, second paragraph as allegedly indefinite.

Applicants respectfully traverse the rejection, but solely in order to expedite prosecution, Applicants have amended claims 14-16 without prejudice or disclaimer. Accordingly, Applicants respectfully request that the Examiner withdraw the rejection.

### **4. Rejections under 35 USC § 102**

In section 10 of the Office Action, the Examiner rejected claims 1-5 and 8-16 under 35 U.S.C. 102(b) as allegedly anticipated by WO 02/39378 A1 by Wiebe, et al. ("Wiebe '378").

Applicants respectfully traverse the rejection, but solely in order to expedite prosecution, Applicants have amended claims 1-2 and 9-16, without prejudice or disclaimer and the rejection is moot.

Furthermore, with respect to independent claim 1 and the associated dependent claims, Applicants respectfully submit that the cited reference does not teach or suggest at least:

associating a stored consumer biometric signature with the bill;  
creating the digital paper bill using the data relating to the bill and  
the digital paper pattern; and

With regard to claim 5, Applicants respectfully submit that the cited portion of the reference apparently describing receiving back a network address does not anticipate receiving a payment processed notice as presently claimed.

With regard to claim 12, Applicants respectfully submit that the cited portion of the reference apparently describing writing an order for a number of items does not anticipate receiving a payment request including a hand-written amount as presently claimed.

With regard to claim 13, Applicants respectfully submit that the cited portion of the reference apparently describing a mere reference to a unique bill "an invoice in question" does not anticipate receiving a dispute indicator (in the cited reference, the bill is not described as being "questioned", but merely as being referred to).

Furthermore, with respect to independent claim 14 and the associated dependent claims, Applicants respectfully submit that the cited reference does not teach or suggest at least:

receiving data relating to at least two distinct bills, each of the at  
least two bills received from a distinct one of a plurality of merchants, each  
of the at least two bills including bill data and bill summary data associated  
with the respective distinct bill;

Applicants respectfully submit that new claims 21-24 are patentable over the cited reference for at least the reasons discussed above with reference to independent claim 1.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection.

**5. Rejections under 35 USC § 103(a)**

In section 24 of the Office Action, the Examiner rejected claims 6-7 under 35 U.S.C. 103(a) as allegedly rendered obvious by WO 02/39378 A1 by Wiebe, et al. ("Wiebe '378") in view of alleged official notice.

Applicants respectfully traverse the rejection. However, solely in order to expedite prosecution, Applicants have amended independent claim 1 without prejudice or disclaimer. Accordingly, the rejection is moot. Claims 6-7 are patentable over the cited references for at least the reasons described above with regard to independent claim 1 and any intervening claims.

With regard to claim 6, Applicants do not dispute that sending a receipt for payment was known, but dispute any broader notice and dispute the combination put forth by the Examiner.

With regard to claim 7, Applicants do not dispute that using XML formatted data was known, but dispute any broader notice and dispute the combination put forth by the Examiner.

Accordingly, Applicants respectfully request the Examiner withdraw the rejection.

Accordingly, Applicant respectfully submits that claims 1-16 and 21-24 are in condition for allowance and respectfully request that the Examiner withdraw the rejections.

**6. Conclusion Of Remarks**

For at least the reasons stated above, it is respectfully submitted that the claims of this application are in condition for allowance and early and favorable action thereon is requested.

The Examiner is respectfully urged to telephone the undersigned attorney for Applicant at (203) 924-3180.

**7. Authorization**

No fee is believed due with this response. However, the Commissioner is hereby authorized to charge any additional fees which may be required for the response or credit any overpayment to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-757.

In the event that an extension of time or additional extension of time is required to make this response timely filed, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely. The Commissioner is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-757.

Respectfully submitted,

/George M. Macdonald/

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